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STRONGER  
COMMUNITIES**



# 10 things to know about **funding** hazard mitigation

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to  
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**PURPOSE OF THIS PUBLICATION:** It is an introductory guide to hazard mitigation funding.

**THIS PUBLICATION IS INTENDED:** For Office of Emergency Preparedness (OEP) Directors, parish-level officials and staff and other hazard mitigation stakeholders who may be involved in the identification of local hazard mitigation projects and management of FEMA Hazard Mitigation Assistance (HMA) grants. Its purpose is to help create a better understanding of available funding, who can apply, how to apply, the benefits of applying and how each grant can be used.

# 10 things to know about hazard mitigation

## 1 WHAT IS HAZARD MITIGATION?

Hazard mitigation is **any sustained action taken to reduce or eliminate future risk to people and property** from natural and man-made hazards and their effects. **Raising** homes, wind retrofits (roof tie-downs, window shutters, etc.) for critical facilities, drainage improvements, acquiring flood-prone structures **and flood control** are some of the more visible examples of mitigation.

**Mitigation is smart, responsible and it's cost-effective!**

**For every \$1 spent on hazard mitigation, approximately \$3 are saved in future reduced losses. For floods, which is the number one hazard in Louisiana, the savings is \$4.70. For wind storms, the savings is \$4.60.\***

\*United States Congressional Budget Office, *Potential Cost Savings from the Pre-Disaster Mitigation Program*, 2007.

## CLEARLY IT PAYS TO MITIGATE!

## 2 WHAT IS THE DIFFERENCE BETWEEN MITIGATION AND PREPAREDNESS?

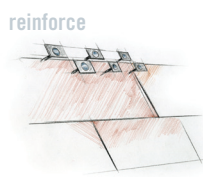
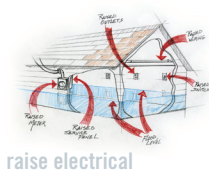
They are similar. Both are intended to **reduce disaster impacts**. Planning where government services will be housed if established offices are damaged or destroyed in the wake of a disaster is an example of a **preparedness strategy**. Planning how to **locate, connect with and organize** staff after a disaster is a **preparedness strategy**.

Building and retrofitting so that structures can **withstand hurricane-force winds; elevating structures above flood waters; and relocating** structures to avoid the path of destruction are examples of **mitigation strategies**.

Levees — an important mitigation strategy — are included under other programs and are not in the Hazard Mitigation Assistance (HMA) program.

## 3 WHY IS HAZARD MITIGATION IMPORTANT?

- Louisiana has a history of **major** hurricanes, has experienced **hundreds of flooding events** and felt the impacts of damaging high winds, **tornadoes** and **ice storms**.



- Louisiana topography places Louisiana structures at risk for repetitive damage from flooding and high winds.
- Disaster impacts to Louisiana have totalled **BILLIONS** of dollars in damages and well over **a thousand** lost lives.
- While most disasters cannot be avoided, hazard mitigation strategies can **break** the cycle of destruction, **lessening the loss of life and property damage**.

**The bottom line: Hazard mitigation strategies help us build safer, stronger, smarter and more resilient communities better prepared to withstand future disasters.**

## 4 ARE THERE FUNDS OR RESOURCES TO HELP COMMUNITIES IMPLEMENT HAZARD MITIGATION STRATEGIES?

**YES!** Federal Emergency Management Agency (FEMA) **Hazard Mitigation Assistance (HMA)** programs are important opportunities and resources.

- There are **THREE non-disaster grants** available on **annual funding** cycles.
- Plus, there is the Hazard Mitigation Grant Program (HMGP) available **after a Presidentially declared disaster**.

We call these programs **the big 4**. The Louisiana Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) administers them.

### Non-Disaster Grants:

**Flood Mitigation Assistance (FMA)**

**Repetitive Flood Claims (RFC)**

**Severe Repetitive Loss (SRL)**

### Post-Disaster Grant:

**Hazard Mitigation Grant Program (HMGP)**

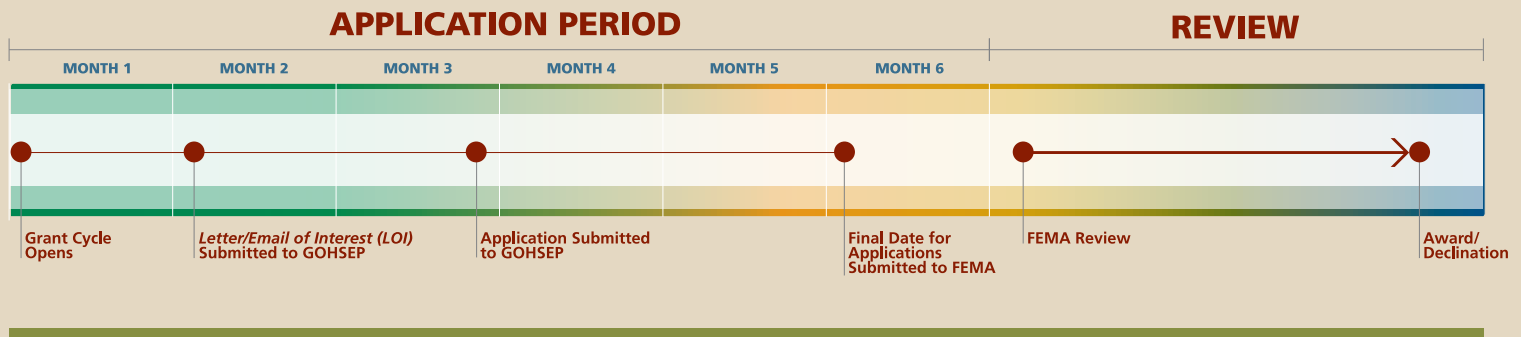
There are also a number of other **grants** that may include mitigation or mitigation-related **technical assistance** and **funding** resources within other Federal agencies and programs. Check out the following link: [www.fema.gov/library/viewRecord.do?id=2152](http://www.fema.gov/library/viewRecord.do?id=2152) and download the document: *Disaster Assistance: A Guide to Recovery Programs*; OR visit [www.cfda.gov](http://www.cfda.gov) and download *Catalog of Federal Domestic Assistance*.

## 5 WHAT ACTIVITIES CAN BE FUNDED BY HAZARD MITIGATION GRANT DOLLARS?

- At-Risk Property Acquisition (including demolition and relocation)
- Structure Elevation
- Dry Floodproofing (e.g. sealing a building) of Historic Residential and Non-Residential Structures
- Minor Localized Flood Reduction Projects (e.g. drainage projects)
- Hazard Mitigation Planning
- Retrofitting of Existing Buildings and Facilities (roof straps, hurricane screens, elevate HVAC and utility panels, etc.)
- Safe Room Construction
- Soil Stabilization (e.g. erosion control, sinkhole mitigation, etc.)



## sample non-disaster ANNUAL grant cycle



- Wildfire Mitigation
- Elevate Roads
- Culvert/Bridge Enlargements, etc.
- 5% Initiative Projects (flex projects such as code enforcement, community education, generators, outreach, etc.)

There is some overlap between grants; the insert in this brochure summarizes how each can be used. For help in determining which grant is best for you see the **HOW DO I KNOW WHICH NON-DISASTER GRANT IS RIGHT FOR ME?** section of this brochure or contact your GOHSEP Hazard Mitigation State Applicant Liaison (HM SAL) for assistance. (See insert for contact information).

## 6 WHO CAN APPLY FOR the big 4?

State and local governments, certain private nonprofits and Federally recognized Native American tribes are eligible to apply for grants or sub grants.

Individuals are NOT eligible to apply for hazard mitigation funding. However, an eligible Applicant may apply for funding to mitigate private structures.

## 7 UNDER WHAT CONDITIONS AM I ELIGIBLE TO APPLY FOR ONE OF THE THREE NON-DISASTER ANNUALLY FUNDED HAZARD MITIGATION GRANTS?

You are an eligible Applicant if:

- You are a parish or local jurisdiction and have a **FEMA-approved Hazard Mitigation Plan (HMP)**.
- You are a **municipality** that participated in the development of your parish HMP and your governing authority has formally adopted it.
- You are a **State agency, Federally recognized tribal government or local government**.
- You are a **nonprofit organization** that provides governmental-type services (e.g. hospitals, schools, day care, etc.). Check with your local Office of Emergency Preparedness (OEP) or the GOHSEP HM SAL for your region to learn more. Contact information for your HM SAL can be found on the insert to this brochure.
- Your project is located in a **National Flood Insurance Program (NFIP)-participating community**.

NOTE: If you are a homeowner and have flood insurance, contact your parish to inquire about non-disaster grants.

# non-disaster grants

## ELIGIBLE APPLICANTS

|   | FMA  | RFC | SRL | HMGP |
|---|--|-----|-----|------|
| State Agencies                          | ✓  | ✓   | ✓   | ✓    |
| Federally Recognized Tribal Governments | ✓  | ✓   | ✓   | ✓    |
| Local Governments                       | ✓  | ✓   | ✓   | ✓    |
| Private Nonprofit Organizations         | *Able to apply through local jurisdiction. |     |     | ✓    |

## 8 DOES MY HAZARD MITIGATION ACTIVITY HAVE TO BE INCLUDED IN OUR LOCAL, FEMA-APPROVED HMP TO BE ELIGIBLE FOR GRANT FUNDING?

**YES.** If your proposed activity is not listed in your local *Hazard Mitigation Plan*, contact your OEP Director.

## 9 IF MY PARISH IS THE RECIPIENT OF A HAZARD MITIGATION GRANT PROGRAM (HMGP) ALLOCATION, ARE WE STILL ELIGIBLE TO APPLY FOR NON-DISASTER GRANTS?

**YES.** The THREE non-disaster grants (FMA, RFC, SRL) are available on annual funding cycles and independent of post-disaster HMGP allocations.

## 10 GRANTS OFTEN REQUIRE A NON-FEDERAL MATCH. HOW CAN MY COMMUNITY MEET THE MATCH?

In addition to simply writing a check, there are many other ways to meet the non-Federal match without writing a check.

For example:

- State, local government, homeowner **contributions**, or any combination of these can be used to meet the non-Federal match.
- **In-kind** labor, equipment, supplies and materials (owned, controlled and operated by the Applicant) used on the project can be applied to the non-Federal match.
- Third-party contributions of **volunteer services**, **donated supplies** or **loaned equipment** or **space** are possibilities for meeting the match.
- **Community Development Block Grant (CDBG)** funds may also be used.

**Do not let a non-Federal match requirement prevent your community from applying for hazard mitigation grants.**

**For more information contact your HM SAL. (See insert to this brochure for contact information.)**

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[getagameplan.org](http://getagameplan.org)



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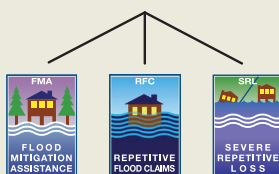


# HOW DO I KNOW WHICH NON-DISASTER GRANT IS RIGHT FOR ME?

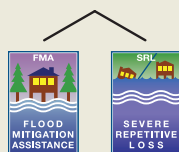
Your GOHSEP Hazard Mitigation State Applicant Liaison (HM SAL) can help you determine the right grant program for your organization. (Contact information for your HM SAL can be found on the insert to this brochure.) While there is overlap between grants, knowing the requirements and benefits of each program can help you determine your best choice.

- ☐ If your community is a participant in the National Flood Insurance Program (NFIP); and
- ☐ If the hazard is flood\*; and
- ☐ If the property for which you are applying for hazard mitigation grant funding is covered by flood insurance . . .

Look to each of the **THREE** non-disaster annual grant programs.



- ☐ If your community can meet the non-Federal match, look to the FMA and SRL grant programs.



- ☐ If a structure has had:
  - Four NFIP payment claims greater than or equal to \$5,000 each, two of which were at least within a 10-year period; OR
  - Two separate claims payments (building ONLY) with a cumulative amount exceeding the market value of the structure, any two at least within a 10-year period, look to the SRL grant program.



There are **other differences** in the three Hazard Mitigation Assistance (HMA) non-disaster grants. Use the chart below to see key comparisons.

| HOW GRANTS COMPARE   |   |  |
|--|---|--|
| RFC<br>REPETITIVE FLOOD CLAIMS   | SRL<br>SEVERE REPETITIVE LOSS   | FMA<br>FLOOD MITIGATION ASSISTANCE   |
| <ul style="list-style-type: none"> <li>• <b>100%</b> Federal share/<b>NO</b> non-Federal match required.</li> <li>• Historically <b>small</b> funding pool.</li> <li>• <b>HIGHLY</b> competitive.</li> </ul> | <ul style="list-style-type: none"> <li>• <b>90%</b> Federal share/<b>10%</b> non-Federal match required.</li> <li>• <b>Grant</b> determination is less competitive, funding generally available.</li> </ul> | <ul style="list-style-type: none"> <li>• <b>75%</b> Federal share/<b>25%</b> non-Federal match required.</li> <li>• Funding pool is historically <b>larger</b>.</li> <li>• <b>Grant</b> determination is less competitive; funding generally available.</li> </ul> |
| <ul style="list-style-type: none"> <li>• Historically <b>\$10,000,000</b> nationally/ grant cycle</li> </ul>   | <ul style="list-style-type: none"> <li>• Historically <b>\$70,000,000</b> nationally/ grant cycle</li> </ul>  | <ul style="list-style-type: none"> <li>• Historically <b>\$40,000,000</b> nationally/ grant cycle</li> </ul>   |
| For details on grant cost sharing, contact your GOHSEP HM SAL. See insert for contact information.   |   |  |

\* Mitigation for other hazards is only eligible when using the Hazard Mitigation Grant Program (HMGP), available after a Presidentially declared disaster. Mitigating flood damage is also an eligible activity under HMGP.